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<b>B1</b> (Official Form 1)(4/10)				o di i i o i i c	u	90 . 0.			-		
	United		S Bankı t of New		Court				Vol	luntary ]	Petition
Name of Debtor (if individ Gries, Jamie Beth	lual, enter Last, Firs	t, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	t, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the I maiden, and			3 years		
Last four digits of Soc. Sec (if more than one, state all)	. or Individual-Tax	oayer I.D. (	(ITIN) No./0	Complete El	IN Last for	our digits o	f Soc. Sec. or	r Individual-'	Taxpayer I.	D. (ITIN) No	./Complete EIN
Street Address of Debtor (N 46 Kiel Avenue Kinnelon, NJ	No. and Street, City	and State)	):	ZID C. I		Address of	Joint Debtor	(No. and St	reet, City, a	and State):	ZID C. I
			Г	ZIP Code 07405							ZIP Code
County of Residence or of Morris	the Principal Place	of Business			Count	y of Reside	ence or of the	Principal Pl	ace of Busi	ness:	
Mailing Address of Debtor PMB #349, #2 Gregl Nantucket, MA	*	reet addres	ss):	ZID Code		ng Address	of Joint Debt	or (if differe	nt from stre	eet address):	ZID Code
			Г	ZIP Code 02554-28	_						ZIP Code
Location of Principal Asset (if different from street add		or									
Type of De				of Business			•	-		Under Whicl	h
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities,		Sing in 1 Rail Stoo	(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other			☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	of Cof	hapter 15 P f a Foreign hapter 15 P	Petition for Re Main Proceed Petition for Re Nonmain Pro	ding ecognition
check this box and state ty	Tax-Exempt Entity (Check box, if applicable)  Debtor is a tax-exempt organ under Title 26 of the United Code (the Internal Revenue			e) anization d States	States "incurred by an individual primarily for a personal, family, or household purpose."						
_	Fee (Check one bo	ox)		l	one box:		•	ter 11 Debt			
■ Full Filing Fee attached  □ Filing Fee to be paid in ins attach signed application for debtor is unable to pay fee Form 3A.  □ Filing Fee waiver requester attach signed application for	or the court's considers except in installments d (applicable to chapte	ntion certifyi . Rule 1006( rr 7 individu	ing that the (b). See Offic	ial Check is  Check is  Check is  Check is  A  Check is  A	Debtor is not if: Debtor's aggive less than stall applicable A plan is bein Acceptances	a small busi regate nonco \$2,343,300 ( e boxes: ng filed with of the plan w	amount subject	defined in 11 to atted debts (exo adjustment) to adjustment to a distribution from	U.S.C. § 1010 cluding debts t on 4/01/13	(51D).	ers or affiliates) e years thereafter). ditors,
Statistical/Administrative  ■ Debtor estimates that fu  □ Debtor estimates that, a there will be no funds a	nds will be availab	e for distri perty is ex	cluded and	nsecured`cre administrati	editors.			THIS	S SPACE IS	FOR COURT U	SE ONLY
		1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
	100,001 to \$500,001 500,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated Liabilities	1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Gries, Jamie Beth (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10)

Document Page 3 of 12

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jamie Beth Gries

Signature of Debtor Jamie Beth Gries

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 14, 2010

Date

#### Signature of Attorney\*

X /s/ Leonard C. Walczyk

Signature of Attorney for Debtor(s)

Leonard C. Walczyk (LW-4720)

Printed Name of Attorney for Debtor(s)

WASSERMAN, JURISTA & STOLZ

Firm Name

225 Millburn Avenue

Suite 207

Millburn, NJ 07041

Address

Email: attys@wjslaw.com

(973) 467-2700 Fax: (973) 467-8126

Telephone Number

April 14, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

v

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Gries, Jamie Beth

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of New Jersey

		District of New Jersey		
In re	Jamie Beth Gries		Case No.	
		Debtor(s)	Chapter	11

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2					
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  ☐ Active military duty in a military combat zone.						
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.					
I certify under penalty of perjury that the	information provided above is true and correct.					
Signature of Debtor: /s/ Jamie Beth Gries  Jamie Beth Gries						
Date: April 14, 2010						

Certificate Number: 00252-NJ-CC-010593735

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on April 13, 2010	, at	12:20	o'clock PM EDT,
Jamie B Gries		receive	ed from
Institute for Financial Literacy, Inc.			,
an agency approved pursuant to 11 U.S.C. §	111 to	provide credi	t counseling in the
District of New Jersey	, ar	ı individual	[or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repaymer	nt plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet a	nd telephone	·
Date: April 13, 2010	Ву	/s/Patricia U	gaz
	Name	Patricia Uga	Z
	Title	Credit Couns	seling

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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**B4** (Official Form 4) (12/07)

### United States Bankruptcy Court District of New Jersey

In re	Jamie Beth Gries			
		Debtor(s)	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Steven Gries 10 Denise Drive Kinnelon, NJ 07405	Steven Gries 10 Denise Drive Kinnelon, NJ 07405	equitable distribution		375,000.00
Chase PO Box 9001022 Louisville, KY 40290-1022	Chase PO Box 9001022 Louisville, KY 40290-1022	contingent liability - personal guarantee on corporate debt		85,000.00
State of New Jersey Division of Taxation CN 249 Trenton, NJ 08625	State of New Jersey Division of Taxation CN 249 Trenton, NJ 08625	income taxes due		65,000.00
Chase Credit Card P.O. Box 15153 Wilmington, DE 19886-5153	Chase Credit Card P.O. Box 15153 Wilmington, DE 19886-5153	Credit card purchases		19,000.00
Massachusetts Dept of Revenue PO Box 7002 Boston, MA 02204-7002	Massachusetts Dept of Revenue PO Box 7002 Boston, MA 02204-7002	income taxes due		10,792.00
Marine Home Center 134 Orange St Nantucket, MA 02554	Marine Home Center 134 Orange St Nantucket, MA 02554	Personal Loan		5,581.14
Philbrick/Avery PO Box 148 Zero Main St Nantucket, MA 02554	Philbrick/Avery PO Box 148 Zero Main St Nantucket, MA 02554	Business Debt		4,860.00
Einhorn, Harris, Barbarito and Frost PO Box 3010 Denville, NJ 07834	Einhorn, Harris, Barbarito and Frost PO Box 3010 Denville, NJ 07834	Legal Services		3,000.00
N.K. Benham Jewelry 7 W. 45th St New York, NY 10036	N.K. Benham Jewelry 7 W. 45th St New York, NY 10036	Business Debt		2,685.00
Boro of Kinnelon-Sewer Auth. 130 Kinnelon Road Kinnelon, NJ 07405	Boro of Kinnelon-Sewer Auth. 130 Kinnelon Road Kinnelon, NJ 07405			588.80
Nantucket Cottage Hospital PO Box 1021 Pembroke, MA 02359-1021	Nantucket Cottage Hospital PO Box 1021 Pembroke, MA 02359-1021	Medical Bills		468.54

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B4 (Offic	cial Form 4) (12/07) - Cont.		
In re	Jamie Beth Gries	Case No.	
	Debtor(s)	_	

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Pediatric AAs Rt. 23 South Butler, NJ 07405	Pediatric AAs Rt. 23 South Butler, NJ 07405	Medical Bills		330.00
Pequannock Dental PC 157 Newark Pompton Tpke Pequannock, NJ 07440	Pequannock Dental PC 157 Newark Pompton Tpke Pequannock, NJ 07440	Medical Bills		72.00

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, Jamie Beth Gries, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	April 14, 2010	Signature	/s/ Jamie Beth Gries
			Jamie Beth Gries
			Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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### United States Bankruptcy Court District of New Jersey

In re	e Jamie Beth Gries	·	Case	No.		
		Debtor(s)	Chap	ter	11	
	DISCLOSURE OF CO	MPENSATION OF ATTOI	RNEY FOR	DE	BTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankrup compensation paid to me within one year before be rendered on behalf of the debtor(s) in contempts	the filing of the petition in bankruptcy	y, or agreed to b	e paid	l to me, for service	
	For legal services, I have agreed to accept		\$		15,000.00	
	Prior to the filing of this statement I have re				5,000.00	
					10,000.00*	
*See	Application for Counsel to DIP					
2.	\$1,039.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	Debtor Other (specify):	J Two, Inc.				
4.	The source of compensation to be paid to me is:					
	Debtor Other (specify):					
5.	I have not agreed to share the above-disclose	ed compensation with any other person	unless they are	memb	ers and associates	of my law firm.
	I have agreed to share the above-disclosed cocopy of the agreement, together with a list of					law firm. A
6.	In return for the above-disclosed fee, I have agree	eed to render legal service for all aspect	s of the bankrup	tcy ca	se, including:	
	<ul><li>a. Analysis of the debtor's financial situation, ar</li><li>b. Preparation and filing of any petition, schedu</li><li>c. Representation of the debtor at the meeting o</li><li>d. [Other provisions as needed]</li></ul>	les, statement of affairs and plan which	may be require	d;	-	nkruptcy;
7.	By agreement with the debtor(s), the above-discl Representation of the debtors in any other adversary proceeding.			, relie	of from stay actio	ns or any
		CERTIFICATION				
	I certify that the foregoing is a complete statement bankruptcy proceeding.	nt of any agreement or arrangement for	payment to me	for rep	presentation of the	debtor(s) in
Date	ed: April 14, 2010	/s/ Leonard C. Wald	czyk			
		Leonard C. Walcz		17		
		WASSERMAN, JU 225 Millburn Aven		LZ		
		Suite 207				
		Millburn, NJ 0704		Q126		
		(973) 467-2700 F attvs@wislaw.com		0120		

Astoria Federal Savings 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

BMW Financial PO Box 9001065 Louisville, KY 40290-1065

Boro of Kinnelon-Sewer Auth. 130 Kinnelon Road Kinnelon, NJ 07405

Bruce R. Bekritsky, Esq. 1551 Kellum Place Mineola, NY 11501

Chase PO Box 9001022 Louisville, KY 40290-1022

Chase Credit Card P.O. Box 15153 Wilmington, DE 19886-5153

Einhorn, Harris, Barbarito and Frost PO Box 3010 Denville, NJ 07834

Fixture Logic 4331 E. Baseline Road Suite B-105 Gilbert, AZ 85234

Hudson City Savings Bank Mortgage Servicing Dept. West 80 Century Road Paramus, NJ 07652

Internal Revenue Service Special Procedures Function PO Box 21126 Philadelphia, PA 19114 Internal Revenue Service Special Procedures 955 So. Springfield Avenue Springfield, NJ 07081

Marine Home Center 134 Orange St Nantucket, MA 02554

Massachusetts Dept of Revenue PO Box 7002 Boston, MA 02204-7002

N Magazine 17 No. Beach Street Nantucket, MA 02554

N.K. Benham Jewelry 7 W. 45th St New York, NY 10036

Nantucket Cottage Hospital PO Box 1021 Pembroke, MA 02359-1021

Pediatric AAs Rt. 23 South Butler, NJ 07405

Pequannock Dental PC 157 Newark Pompton Tpke Pequannock, NJ 07440

Peter Rosa, Esq. Sovereign Bank MA1-CBO-0683 965 Great Plain Avenue Needham, MA 02492

Philbrick/Avery PO Box 148 Zero Main St Nantucket, MA 02554 Sovereign Bank CT1-FRM-01-01 1010 Farmington Avenue West Hartford, CT 06107

Sovereign Bank/Nantucket Bank PO Box 2609 Nantucket, MA 02584-2609

State of New Jersey Division of Taxation CN 249 Trenton, NJ 08625

Steven Gries 10 Denise Drive Kinnelon, NJ 07405

VW Credit PO Box 17497 Baltimore, MD 21297-1497

Wayne F. Holmes, Esq. 3 Freedom House Square Nantucket, MA 02554